

Fees Policy

1. Purpose and scope

This Policy sets out the principles that apply to the approval, publication, and payment of student fees at King's Own Institute (KOI). The policy should be read in conjunction with the *Domestic Student Refund Policy* and the *International Student Refund Policy*.

The Fees Policy applies to all students, and to all fees and charges payable to King's Own Institute (KOI) for tuition and academically related ancillary services. This also includes any such fees paid to an education agent to be remitted to KOI.

2. General provisions

Up-to-date information about fees and charges is available to students on the KOI website on the [Fees and Payments page](#). Students are expected to check this website frequently for important information and updates.

Tuition fees may be refundable under certain circumstances. Other fees and charges, when incurred, are not refundable (see Section 7 below).

This policy and the availability of complaints and appeals procedures do not remove the rights of the student to take action under Australia's consumer protection laws or to pursue other legal remedies.

All staff designated to access information relating to fees applications are obliged to preserve confidentiality in accordance with KOI's [Privacy Policy](#) and relevant privacy legislation. Records relating to fees applications will be retained and disposed of in accordance with the *Documents and Records Control Policy*.

3. Definitions

Census Date	The official deadline for finalising enrolment in a subject or course. KOI determines a census date for each trimester. The Census Date is advised in the Student Handbook . NOTE: Earlier deadlines apply to enrolling in subjects and to payment of fees for international students.
Due date (for payment of fees)	The deadline for payment is specified in the Letter of Offer, Written Agreement, or Enrolment Advice for International Students. Domestic students must pay by the Census Date.
Domestic student	Domestic students are students who are Australian citizens, Australian Permanent Residents (holders of all categories of permanent resident visas, including Humanitarian Visas), or New Zealand citizens.
International student	A student who is not a Domestic Student, including students on temporary residence visas and any visa that allows a student from overseas to study in Australia.
Overseas Student Health Cover	It is an Australian Government requirement that all international (OSHC) students studying in Australia on a student visa are covered by Overseas Student Health Cover (OSHC) for the duration of their visa. If students are

accompanied by family and children, they must have the compulsory family policy for OSHC.

4. Publication of fees

Course and subject fees and Census Dates for students wishing to enrol in the first half of any year will be available on the KOI website www.koi.edu.au from 1 October of the preceding year, and by 1 April for students wishing to enrol in the second half of any year.

Fees for future study periods published in brochures and on the KOI website (<https://koi.edu.au/fees-payment/>) are indicative and subject to annual increases.

5. Tuition fees

Course tuition fees are approved by the Governing Council, and subject to annual review.

Tuition fees cover the costs associated with studying at KOI including:

- course materials, such as subject outlines, reading lists, tutorial or seminar topics and problems, assignment and essay questions, and requirements and guidelines for the presentation of work;
- access to library books, periodicals, and guides;
- access to computers or other online resources;
- admissions services, including application costs, except for special admissions tests;
- examinations or assessments;
- reassessment of results where a student has failed an assessment and thereby failed a subject.

Tuition fees are charged on a 'per subject' basis. Subject tuition fees are calculated as a portion of the total course fee, based on the subject contribution to the Equivalent Full Time Study Load (EFTSL) for the course.

Students will be charged the full amount for repeating subject(s).

5.1 Variations of fees

KOI will not normally vary tuition fees within a calendar year. In addition, tuition fees will remain unchanged for the agreed duration of the course once commenced.

KOI may only vary a published Higher Education tuition fee and/or a published Census Date for a subject if:

- a) the variation does not disadvantage a student enrolled, or a person seeking to enrol; and
- b) the variation is necessary to correct the published tuition fee due to administrative error or circumstances that did not apply at the time the tuition fee was determined (in accordance with subsection 19-87(2) of the Higher Education Support Act 2003) or the tuition fee was determined under subsection 19-90(2) of the Act.

Where the variation to the student contribution amount or tuition fee for a course or subject will, in KOI's reasonable view, disadvantage a student enrolled or seeking to enrol in the course or subject affected by the variation (for example, any increase in the tuition fee), the variation will be made at least two months before the relevant Census Date.

Where a variation is made under the above conditions, KOI will withdraw the previous schedule and publish the new fees schedule on the KOI website as soon as practicable after making the decision.

5.2 FEE-HELP

FEE-HELP is a loan scheme that assists eligible domestic students to pay all or part of their tuition fees. It cannot be used for additional study costs such as accommodation or textbooks. The total amount of FEE-HELP a student can use is known as the 'FEE-HELP limit'.

Once a student begins using FEE-HELP, the amount of additional FEE-HELP they have available to use is known as their 'FEE-HELP balance'.

For information about FEE-HELP including requirements and eligibility please refer to the StudyAssist website <https://www.studyassist.gov.au/help-loans/fee-help>

On enrolment, KOI provides eligible students with the 'Domestic Student Application Form' and relevant information.

To access FEE-HELP for payment of part of all of KOI tuition fees, the student must submit the signed and completed form to KOI before the Census Date (see *Key Dates* in the *Student Handbook* on the KOI website www.koi.edu.au). Students who do not submit their form on or before the Census Date, will not be eligible for a FEE-HELP loan.

After the Census Date, KOI provides all eligible FEE-HELP students with a Commonwealth Assistance Notice (CAN) including important information about the students' enrolment, any FEE-HELP debt incurred or student contribution amounts paid, and any loan fees that may have been incurred.

Note: Students have four weeks from the commencement date of courses to correct any errors on their FEE-HELP application that may prevent them from being eligible for FEE-HELP.

6. Payment of tuition fees

International Students

International students must pay their tuition fees in advance for each study period, in accordance with the current Certificate of Enrolment (CoE), which provides admission to their course.

Domestic Students

Domestic students must pay their tuition fees on or before the Census Date for each study period.

Students eligible for FEE-HELP have two options to pay their tuition fees:

1. Pay some or all tuition fees upfront on or before the Census Date; or
2. Defer some or all tuition fees by submitting a Request for FEE-HELP Assistance through the Study Assist scheme before the Census Date.

Domestic students must submit their FEE-HELP application by the Census Date. If they do not submit the request by this deadline, they must pay their tuition fees in full by the Census Date. Failure to do so may result in cancellation of enrolment.

Financial Support Options

Students who experience difficulty paying their full tuition fees by the due date may request permission to pay in instalments. KOI offers two financial support options:

1. Financial Support Package Request (via Student Portal)

- Students must pay 50% of the tuition fee on the enrolment date.
- The remaining balance must be settled within week 6 of each trimester.

Financial Support Package Request Process:

- Log in to the Student Portal
- Select "Forms"
- Click the "Fill out" button for the KOI Financial Support Package
- Check the checkbox and click "Submit"

2. Financial Appeal

- Students facing financial hardship due to medical or personal circumstances may submit an appeal through the Student Portal.

Appeal Process:

- Log in to the Student Portal
- Select "Appeals" and choose "Financial Appeal" as the Appeal Type.
- Complete the form, attach supporting documents, and click "Submit"
- Once submitted, the Student Services team will assess the appeal and provide a tailored payment plan.

For further information on financial appeals, please contact the Student Services Team at studentserv@koi.edu.au.

Consequences of Non-Payment

Students who fail to pay their tuition fees as required and do not qualify for special circumstances may not be permitted to enrol.

7. Other fees and charges

Other fees and charges set out in the table below are not refundable once incurred. They are charged separately from tuition fees. Non-refundable fees and charges may include things such as:

- special admissions tests
- goods or services that are in addition to tuition fees and are 'incidental' to the student's studies
- fines or penalties that are not to raise revenue or cover administrative costs, e.g. fines or penalties for late enrolments, late variations to enrolments, late withdrawals from a course, or a review of grade, if a student has already passed the subject, but wants to improve their grade.

Other fees and charges may change or be added from time to time. Current non-refundable fees and charges are listed in the [Fees and Payments page](#) on the KOI website and in the table below.

The following charges apply in 2025, are non-refundable and subject to annual review.

Item	Fee
Enrolment Fee - International Students only (includes assessment of credit transfer if relevant)	\$250
Revised eCoE – International Students only (second or subsequent eCoE's issued for any reason including deferment)	\$150
Reinstatement of Enrolment Fee - International Students only	\$250
Credit Transfer Assessment after eCoE issued - International Students only	\$100
Credit Transfer Re-assessment after Census Date – Domestic students only	\$100
Simulation software licence fee (if applicable)	At cost set by the software provider (indicative cost - \$68.00 in 2025)
ID Card Replacement	\$10
Late Payment Fee	\$100
Late Withdrawal Fee – International Students only	See 5.1 points 6 and 7 of the <i>International Student Refund Policy</i>
Replacement Testamur	\$25
Interim Official Transcript (Current and Incomplete)	\$10
Replacement Completion Letter	\$15
Replacement Official Transcript (Completed)	\$15
Replacement Cross-Institutional Transcript	\$15
Reference Letter	\$20
Library Overdue Penalties	\$2 per day
Library lost or damaged Item	\$100 per item
Additional Printing	10c per single sided page

8. Refunds and re-credit of FEE-HELP balances

8.1 Refunds

Under certain circumstances students who withdraw from subject (s) of study may be eligible for a full or partial refund depending on timing of withdrawal and other circumstances.

For full details of refunds please see the [Domestic Student Refund Policy](#) and the [International Student Refund Policy](#) (available on the KOI website on the [Policies and Forms page](#)).

8.2 Re-credit of FEE-HELP balances

Under certain circumstances students who withdraw from subject(s) of study may be eligible for a re-credit of their FEE-HELP debt. To apply for a FEE-HELP re-credit if eligible, please refer to the *Domestic Student Refund Policy* available on the KOI website.

Refunds and re-credits will be automatically applied for Domestic and FEE-HELP students who withdraw prior to the Census Date.

9. Penalties for non-payment

Hard copies of this document are considered uncontrolled. Please refer to the KOI website for the latest version.

Students with overdue debts to KOI who fail to make full payment will lose access to KOI privileges. At its discretion, KOI may cancel enrolment, which will result in automatic withdrawal of access to KOI services, including classes, email, library, insurance, and other student facilities. Additionally, students may be denied access to official documentation, such as examination results and graduation certificates.

Late payment fees may be applied to encourage timely payment of tuition fees. A late payment fee will be charged for any payments made after the due date or Census Date (as applicable), as specified in the Letter of Offer and Written Agreement.

A student's enrolment may be discontinued for non-payment of fees. However, the student remains liable for all outstanding tuition fees. To be reinstated, cancelled students must pay all outstanding amounts, including late fees, and may be charged a Reinstatement of Enrolment Fee, depending on the circumstances.

Appeals against enrolment cancellation or late payment fees must be submitted via the Student Portal within 20 working days of receiving the penalty notice.

KOI reserves the right to initiate legal debt recovery action against students who default on payments.

10. Complaints and appeals

Students may request a review of any decision related to fee-related matters.

Initial appeals should be directed to a Finance and Accounts Officer at accounts@koi.edu.au within 20 days of the issue occurring. The assigned staff member will respond within 5 days and aim to resolve the matter within 10 days. Students submitting an appeal may be required to provide supporting evidence and a written statement outlining the grounds for their appeal.

If a student wishes to escalate their appeal after receiving a response, they may do so by following the procedures outlined in the [Student Complaints and Appeals Policy](#). Students have access to both internal and external appeal processes.

11. Privacy

KOI will maintain the confidentiality and privacy of student information. However, information collected from students in the application process will, as required, and in accordance with the Higher Education Support (HES) Act 2003, ESOS Act 2000 as amended, the National Code 2018 and Migration Act 1985, be provided to the Department of Education, Skills and Employment, the Department of Home Affairs and other State or Territory government agencies, and higher education governing or examining authorities.

KOI is bound by the Australian Privacy Principles (APPs) under the Privacy Amendment (Enhancing Privacy Protection) Act 2012 with respect to the collection, use, and disclosure of personal information. For more information please see KOI's [Privacy Policy](#) available on the [Policies and Forms page](#) on the KOI website.

12. Australian consumer protection law

This Fees Policy and the right to make complaints and seek appeals of decisions and action under KOI's complaints and appeals processes, does not affect the rights of the student to take action under Australian

Consumer Law (including the ESOS Act 2000) if the Australian Consumer Law applies or to pursue other legal remedies.

Document control

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Policy approver	AIBM Council
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